

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 William H Toner  
 Cherie W Toner  
 Debtors

Case No. 18-13125-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Aug 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2018.

db/jdb  
 14104582 +William H Toner, Cherie W Toner, 404 Merion Drive, Newtown, PA 18940-1611  
 14104584 +Arthur Lushin, Hyat, Hyat & Landau, LLC, 123 Borad Street, Philadelphia, PA 19109-1029  
 14104586 Bank of America, PO Box 15026, Clinton, PA 15026  
 14104588 +Capital Management System, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
 14104589 +Chase Home Finance, PO Box 469030, Denver, CO 80246-9030  
 14104591 +Earthstar Bank, 8910 Frankford Ave, Philadelphia, PA 19136-1314  
 14104590 +FIA Card Services, 400 Stanton Christiana Rd, Newark, DE 19713-2111  
 14104592 +Fellheimer & Eichen, LLP, 2 Liberty Place, 50 South 16th Street, 34th Floor, Philadelphia, PA 19102-2562  
 14104593 +Harrison Ross Byck, 1276 Veterans Hwy, Suite E-1, Bristol, PA 19007-2597  
 14104594 +Jonathan Petrakis, Morris LLP, 30 South 17th Street, Philadelphia, PA 19103-4196  
 14104596 +Linebarger Goggan & Sampson, PO Box 90128, Harrisburg, PA 17109-0128  
 14104597 +Pennoni Associates Inc, PO Box 827328, Philadelphia, PA 19182-7328  
 14104598 +Pennsylvania Department of Revenue, 110 N 8th St Ste 204b, Philadelphia, PA 19107-2412  
 14104599 RBS Card Services, PO Box 18204, Bridgeport, CT 06601-3204  
 14104600 +Redline Recovery, 11675 Rainwater Drive, Suite 350, Alpharetta, GA 30009-8693  
 14104601 +Roma Bank, 1300 Rt 73, Suite 205, Mount Laurel, NJ 08054-2200  
 14117437 +TD Bank, PO Box 16027, Lewiston, ME 04243-9513  
 +Wells Fargo Bank NA, c/o Power Kirns & Assocs LLC, Jill Manuel-Coughlin, Esquire, Eight Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 25 2018 02:00:20 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 25 2018 01:59:22  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Aug 25 2018 02:00:02 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14104583 +EDI: BANKAMER.COM Aug 25 2018 05:48:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
 Greensboro, NC 27420-6012  
 14104587 +EDI: CAPITALONE.COM Aug 25 2018 05:48:00 Capital One Bank, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 14104595 +E-mail/Text: bankruptcygroup@peco-energy.com Aug 25 2018 01:58:57 PECO,  
 2301 Market Street, Philadelphia, PA 19103-1380  
 14104602 EDI: TDBANKNORTH.COM Aug 25 2018 05:48:00 TD Bank, 1701 Route 70 East,  
 Cherry Hill, NJ 08034  
 14104603 +EDI: WFFC.COM Aug 25 2018 05:48:00 Wells Fargo Bank Nv Na, Po Box 31557,  
 Billings, MT 59107-1557  
 14104604 EDI: WFFC.COM Aug 25 2018 05:48:00 Wells Fargo Home Mortgage, PO Box 10368,  
 Des Moines, IA 50306-0368  
 14104585 +EDI: RESURGENT.COM Aug 25 2018 05:48:00 cach llc, 370 17th St., STE 5000,  
 Denver, CO 80202-5616

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14104581 ##+Accounts Receivable, PO Box 129, Thorofare, NJ 08086-0129

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 26, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 318

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Total Noticed: 28

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2018 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net  
BRAD J. SADEK on behalf of Joint Debtor Cherie W Toner brad@sadeklaw.com, bradsadek@gmail.com  
BRAD J. SADEK on behalf of Debtor William H Toner brad@sadeklaw.com, bradsadek@gmail.com  
HARRY B. REESE on behalf of Creditor WELLS FARGO BANK, N.A. harry.reese@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;jill@pkallc.com;samantha.gonzalez@pkallc.com;mary.r  
aynor-paul@pkallc.com  
JILL MANUEL-COUGHLIN on behalf of Creditor WELLS FARGO BANK, N.A. jill@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
;mary.raynor-paul@pkallc.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<u>William H Toner</u>	Social Security number or ITIN	<b>xxx-xx-3838</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Cherie W Toner</u>	Social Security number or ITIN	<b>xxx-xx-1272</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>18-13125-amc</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William H Toner

Cherie W Toner

8/23/18

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**